In re: JETHRO SHELDON THURSTON JENNIFER LEIGH THURSTON Debtors

7114189

7137482 7121713

Case No. 20-00625-MFH Chapter 13

CERTIFICATE OF NOTICE

District/off: 0650-3 User: mlh9971 Page 1 of 3 Date Rcvd: May 20, 2020 Form ID: pdf007 Total Noticed: 80 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2020. db/jdb +JETHRO SHELDON THURSTON. JENNIFER LEIGH THURSTON, 5187 MURFREESBORO ROAD, Lebanon, TN 37090-0627 +J & L Sales, P.O. Box 146, Paris, TN 38242-0146 +ADVANCED DISAGNOSTIC IMAGING, PO BOX 292367, Nashville TN 37229-2367 +AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg PA 17105-2461 #+AMERICAN MEDICAL RESPONSE OF TN, 50 SOUTH MAIN STREET, STE 401, Akros 7088886 7088887 7088888 Akron OH 44308-1829 +BANK OF MISSOURI, 2700 S LORRAINE PL, SIOUX FALLS, SD 57106-3657 +BIG PICTURE LOANS, ATTN: CUSTOMER SUPPORT, PO BOX 704, Watersme 7126150 7088889 Watersmeet MI 49969-0704 +BRIDGESCREST ACCEPTANCE CORP, 7300 E HAMPTON AVENUE, STE 101, 7088891 Mesa AZ 85209-3324 +BUDDYS HOME FURNISHINGS, 250 SEGLER DRIVE, Oak Grove KY 42262,

Bridgecrest credit company, LLC, PO Box 29018 Phoenix AZ 85038

+Central Credit Services, LLC, 9550 Regency Square Blvd, Suite Oak Grove KY 42262-8331 7088892 7097698 7088894 Jacksonville FL 32225-8169 7088896 +Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City PA 18519-1641 7088898 +Debt Recovery Solution, Attn: Bankruptcy, 6800 Jericho Turnpike Suite 113e, Syosset NY 11791-4401 +First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls SD 57+First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls SD 57117-5524+Great Lakes Higher Education Corporation, Attn: Bankruptcy, Po Box 7860, 7088901 Sioux Falls SD 57117-5097 7088902 7088905 Madison WI 53707-7860 +Great Lakes Higher Education Corporation, 7088906 c/o The United States Attorney s Office, 110 9th Ave S # A961, Nashville TN 37203-3870 7131462 +Harpeth Financial Services, LLC, c/o The Hill Firm PLLC, PO Box 150529, Nashville, TN 37215-0529 +IC System, Inc, Attn: Bankruptcy, 7088907 Po Box 64378, Saint Paul MN 55164-0378 +J & L SALES AND RENTALS LLC, PO BOX 146, Paris TN 38242-0146 KNIGHT & HOOPER PLLC, 701 MARKET ST SUITE 700, PO BOX 11583, 7088909 7088910 Chattanooga TN 37401-2583 +LEE & LEE ATTORNEYS AT LAW, 109 E GAY ST, Lebanon TN 37087-3697 +MONROE CARELL JR. CHILDRENS HOSPITAL AT, VANDERBILT UNIVERSITY, 7088911 7088917 DEPT 1171 PO BOX 121171, Dallas TX 75312-1171

+MRS BPO LLC, 1930 OLNEY AVENUE, Cherry Hill NJ 08003-2016

National Credit Adjusters, LLC, Attn: Bankruptcy Department,
P.O. Box 3023 Hutchinson, KS. 67504 +MRS BPO LLC, 7088918 7137902 +Nationwide Recovery, 7088919 501 Shelley Dr Ste 300, Tyler TX 75701-9553 c/o The United States Attorney s Office, 110 9th Ave S # A961, 7088921 Nashville TN 37203-3870 7088923 +PHILLIPS & COHEN ASSOCIATES LTD, 1002 JUSTISON ST, Wilmington DE 19801-5148 +PIONEER CREDIT RECOVERY INC, 26 EDWARD STREET, Arcade NY 14009-1012
Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, 7088925 7137370 PO BOX 141419, IRVING, TX 75014-1419 +Security Credit Services, Attn: Bankruptcy, Po Box 1156, +TENNOVA HEALTHCARE, PO BOX 1280, Oaks PA 19456-1280 +TENNOVA HEALTHCARE, PO BOX 281384, Atlanta GA 30384-1384 7088928 Oxford MS 38655-1156 Po Box 1156, 7088931 7088930 PO BOX 150529, +THE HILL FIRM PLLC, PO BOX 150529, Nashville TN 37215-0529 +THOMAS THURSTON, 5187 MURFREESBORO ROAD, Lebanon TN 37090-0627 +TN QUICK CASH, 408 S CUMBERLAND ST, Lebanon TN 37087-3983 7088932 7088933 7088934 +Tennessee Quick Cash, Inc., c/o Barry J Gammons, Nashville, TN 37203-7509 7131063 P.O. Box 330610, 7088935 +Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls SD 57118-5710 +Usdoe/glelsi, Attn: Bankruptcy, Po Box 7860, +Wakefield & Associates, Attn: Bankruptcy, 700 Madison WI 53707-7860 7088937 7005 Middlebrook Pike, 7088940 Knoxville TN 37909-1156 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 7091240 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org May 21 2020 02:11:54 Ascendium Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961 +E-mail/Text: g20956@att.com May 21 2020 02:12:39 AT&T Mobility II LLC, 7131072 %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693 +E-mail/Text: bnc@atlasacq.com May 21 2020 02:11:59 7116904 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303 +E-mail/Text: dl-collectionsbankruptcyteam@drivetime.com May 21 2020 02:12:37 7088890 BRIDGECREST. 7300 E HAMPTON AVENUE, STE 101, Mesa AZ 85209-3324 +E-mail/Text: opsqa_usbankruptcy@cashnetusa.com May 21 2020 02:11:58 7088893 CASHNET USA, 175 WEST JACKSON, SUITE 1000, Chicago IL 60604-2863 7088897 E-mail/PDF: creditonebknotifications@resurgent.com May 21 2020 02:28:12 CREDIT ONE BANK, PO BOX 60500, City of Industry CA 91716-0500

+E-mail/Text: opsqa_usbankruptcy@cashnetusa.com May 21 2020 02:11:58

Form ID: pdf007 Total Noticed: 80

```
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
7088900
                +E-mail/Text: bknotices@totalcardinc.com May 21 2020 02:12:20
                                                                                        FIRST ACCESS,
                                                                                                          PO BOX 5220,
                  Sioux Falls SD 57117-5220
7088903
                 E-mail/Text: bankruptcies@foxcollection.com May 21 2020 02:12:18
                                                                                             FOX COLLECTION,
                                 Goodlettsville TN 37070-0528
                  PO BOX 528,
7093135
                 +E-mail/Text: bankruptcies@foxcollection.com May 21 2020 02:12:18
                                                                                             FOX COLLECTION CENTER,
                  C/O NEUROLOGY CLINIC AND ASSOC,
                                                        PO BOX 528,
                                                                       GOODLETTSVILLE, TN 37070-0528
7093131
                +E-mail/Text: bankruptcies@foxcollection.com May 21 2020 02:12:18
                                                                                             FOX COLLECTION CENTER,
                                                       PO BOX 528,
                                                                        GOODLETTSVILLE, TN 37070-0528
                  C/O ADVANCED SLEEP OF MIDDLE TN,
7088899
                +E-mail/Text: bnc-bluestem@quantum3group.com May 21 2020 02:12:40
                                                                                             Fingerhut,
                  Attn: Bankruptcy,
                                       Po Box 1250,
                                                        Saint Cloud MN 56395-1250
7088904
                +E-mail/Text: bankruptcies@foxcollection.com May 21 2020 02:12:18
                                                                                             Fox Collection Center,
                                       Po Box 528, Goodlettsvile TN 37070-0528
                  Attn: Bankruptcy,
                 E-mail/Text: sbse.cio.bnc.mail@irs.gov May 21 2020 02:12:05
7088908
                                                                                        INTERNAL REVENUE SERVICE,
                                                          PO BOX 7346,
                  CENTRALIZED INSOLVENCY OPERATIONS,
                                                                          Philadelphia PA 19101-7346
7088895
                 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 21 2020 02:26:01
                                                                                                  Chase Card Services,
                  Attn: Bankruptcy, Po Box 15298, Wilmington DE 19850
                                                                                        Tea Olive, LLC,
7109720
                 E-mail/Text: documentfiling@lciinc.com May 21 2020 02:11:56
                                                                                                            PO BOX 1931,
                  Burlingame, CA 94011
7093070
                 E-mail/PDF: resurgentbknotifications@resurgent.com May 21 2020 02:25:54
                                                                                                     LVNV Funding, LLC,
                Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
+E-mail/PDF: resurgentbknotifications@resurgent.com May 21 2020 02:27:09
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, G
7088912
                                                                                               Greenville SC 29603-0497
7088913
                 +E-mail/Text: bankruptcy@sccompanies.com May 21 2020 02:11:46
                                                                                         MASSEYS,
                                                                                                    PO BOX 2822,
                  Monroe WI 53566-8022
7117017
                +E-mail/Text: bankruptcy@sccompanies.com May 21 2020 02:11:46
                                                                                         Massev's
                                                                              Dallas, TX 75380-0849
                  c/o Creditors Bankruptcy Service, P.O. Box 800849,
                +E-mail/Text: rcpsbankruptcynotices@parallon.com May 21 2020 02:12:48
7088914
                                                                                                 Medicredit Inc.,
                                                   Po Box 1629, Maryland Heights MO 63043-0629
                  Attn: Bankruptcy Department,
7088915
                +E-mail/PDF: MerrickBKNotifications@Resurgent.com May 21 2020 02:25:44
                Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, +E-mail/Text: bankruptcy@sccompanies.com May 21 2020 02:12:52
                                                                                     Old Bethpage NY 11804-9001
7117018
                                                                                         Midnight Velvet,
                  c/o Creditors Bankruptcy Service, P.O. Box 800849,
                                                                              Dallas, TX 75380-0849
7088916
                +E-mail/Text: bankruptcy@sccompanies.com May 21 2020 02:12:52
                                                                                         Midnight Velvet/Swiss Colony,
                  Attn: Bankruptcy,
                                       1112 Seventh Ave, Monroe WI 53566-1364
                +E-mail/PDF: pa_dc_claims@navient.com May 21 2020 02:25:47
7088920
                                                                                     Navient, Attn: Claims Dept,
                 Po Box 9500, Wilkes-Barr PA 18773-9500
E-mail/Text: info@phoenixfinancialsvcs.com May 21 2020 02:11:54
7088924
                  PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450,
                                                                          Indianapolis IN 46236-1450
7137676
                 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 21 2020 08:36:21
                  Portfolio Recovery Associates, LLC,
                                                           POB 12914,
                                                                        Norfolk VA 23541
                 E-mail/Text: bkrnotice@prgmall.com Pay 21 2020 Attn: Bankruptcy, 216 Le Phillip Ct Ne, Concord NC 2802 E-mail/Text: JCAP_BNC_Notices@jcap.com May 21 2020 02:12:30 Tefforcon Capital Systems LLC Assignee, Po Box 772813,
7088922
                 +E-mail/Text: bkrnotice@prgmail.com May 21 2020 02:12:19
                                                                                   Paragon Revenue Group,
                                                                  Concord NC 28025-2954
7128660
                                                                                        Premier Bankcard, Llc,
                Jefferson Capital Systems LLC Assignee, Po Box 772813, (+E-mail/Text: BANKRUPTCY@RADALLIANCE.COM May 21 2020 02:12:43
                                                                                   Chicago Il 60677-2813
7088926
                                                                                         RADIOLOGY ALLIANCE,
                  PO BOX 440166,
                                    Nashville TN 37244-0166
7088927
                +E-mail/Text: Supportservices@receivablesperformance.com May 21 2020 02:12:42
                                                                20816 44TH AVE W, Lynnwood WA 98036-7744
                  RECEIVABLES PERFORMANCE MANAGEMENT LLC,
7088929
                +E-mail/Text: bncnotices@stengerlaw.com May 21 2020 02:11:58
                                                                                        STENGER & STENGER,
                  2618 EAST PARIS AVE SE, Grand Rapids MI 49546-2458
7137888
                +E-mail/Text: bncmail@w-legal.com May 21 2020 02:12:25
                                                                                 Scolopax, LLC,
                  C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,
                                                                                    Seattle, WA 98121-3132
                +E-mail/Text: bankruptcy@sccompanies.com May 21 2020 02:12:52
7117019
                                                                                         Seventh Avenue,
                  c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
7088939
                 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 21 2020 02:11:47
                VERIZON WIRELESS, PO BOX 25505, Lehigh Valley PA 18002-5505
+E-mail/Text: webadmin@vhllc.co May 21 2020 02:12:40 Vance &
7088938
                                                                               Vance & Huffman Llc,
                                                                                                        Attn: Bankruptcy,
                                                Smithfield VA 23430-2577
                  55 Monette Pkwy, Ste 100,
7088941
                +E-mail/PDF: bk@worldacceptance.com May 21 2020 02:28:12
                                                                                   WORLD FINANCE.
                                                                                                      PO BOX 6429.
                  Greenville SC 29606-6429
7108971
                 +E-mail/PDF: bk@worldacceptance.com May 21 2020 02:28:12
                  World Finance Corp. c/o World Acceptance Corp., Attn: Bankruptcy Processing Center,
                  PO Box 6429,
                                 Greenville, SC 29606-6429
                                                                                                     TOTAL: 40
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 United States Bankruptcy Court
7088936
                                              294 Union St.,
                                                               Hackensack, NJ 07601-4303
cr*
                +Atlas Acquisitions LLC,
cr*
                +Harpeth Financial Services, LLC, c/o The Hill Firm, PLLC, PO Box 150529,
                  Nashville, TN 37215-0529
7097966*
                 Bridgecrest credit company, LLC, PO Box 29018 Phoenix AZ 85038
                                                                                                     TOTALS: 1, * 3, ## 0
```

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2020 at the address(es) listed below: DAVID GEORGE MANGUM on behalf of Creditor J & L Sales notice@davidmangum.com, terrijackson@davidmangum.com HENRY EDWARD HILDEBRAND, III hhecf@ch13nsh.com ROBERT JOSEPH HILL, II on behalf of Creditor Harpeth Financial Services, LLC hillfirmnotices@gmail.com SCOTT D WILSON on behalf of Joint Debtor JENNIFER LEIGH THURSTON wilsonlgl@hotmail.com, wilsonlegalservices@gmail.com;wilsonsr82038@notify.bestcase.com SCOTT D WILSON on behalf of Debtor JETHRO SHELDON THURSTON wilsonlgl@hotmail.com, wilsonlegalservices@gmail.com;wilsonsr82038@notify.bestcase.com ustpregion08.na.ecf@usdoj.gov

TOTAL: 6

Marian F. Harrison
US Bankruptcy Judge

Dated: 5/20/2020

JV

UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF TENNESSEE

DEBTORS JETHRO SHELDON THURSTON JENNIFER LEIGH THURSTON SSN XXX-XX- 0803 SSN XXX-XX- 8042

Case No. **20-00625-MH3-13**

ORDER CONFIRMING CHAPTER 13 PLAN AND GRANTING RELATED MOTIONS

CONFIRMED WITH CHANGES

The Court finds that all information required under § 521(a)(1)(B) has been submitted and that the case is not dismissed under § 521(i). The Court further finds that it is in the best interests of creditors and the estate to confirm this case.

The debtors' plan has been transmitted to scheduled creditors and it has been determined after notice and an opportunity for hearing that the plan meets the confirmation requirements of 11 U.S.C. § 1325 and all timely objections to confirmation have been withdrawn, resolved, or overruled. It is, therefore, ORDERED:

- 1. The plan is confirmed as set out below.
- 2. A timely proof of claim must be filed before the creditor will be paid under the plan.
- 3. The debtors shall not incur any debts without approval from the trustee or this Court, except debts necessary for emergency medical or hospital care.
- 4. The debtors shall not reduce the amounts withheld for taxes on a W-4 submitted to an employer without approval of the trustee or the Court.
- 5. The trustee shall deduct permitted compensation and expenses in accordance with 28 U.S.C. §586(e).
- 6. Before making any disbursements to creditors under the plan, the trustee shall disburse to the Court Clerk the sum of \$310.00 for filing fees.
- 7. The debtors shall be responsible for the preservation and protection-including insurance-of all property of the estate.
- 8. The trustee and the debtors retain the right to object to any claims or supplements to claims and to pursue any causes of action for the benefit of the debtors or the estate-including avoidance and recovery actions and actions that would upset the liens of creditors treated as secured under the confirmed plan.

PART 1: NOTICES

The confirmed plan **DOES** include nonstandard provisions, set out in Part 9 below.

Order Confirming Chapter 13 Plan and Granting Related Motions

Page 1 of 10

This order is final and binding under 11 U.S.C. § 1327 upon entry of the order. This order may include provisions different than what was contained in the original plan. Parties are encouraged to carefully review the terms of this order and the previously noticed plan. Any request to reconsider the terms of this order should be raised within 14 days.

An exhibit attached to this order lists the claims treated under this confirmed plan as of the submission of this order to the Court. This list is subject to modification based on the subsequent allowance or disallowance of claims.

PART 2: PLAN PAYMENTS AND LENGTH OF PLAN

Debtors will make payments to the trustee as follows:

\$1,283.00 SEMI-MONTHLY from CRACKER BARREL OLD COUNTRY STORE

[PLUS NET PI PROCEEDS]

The plan is expected to last approximately **60** months. The plan will not be complete unless the payments to creditors specified in this order have been made.

Plan "base" and income tax refunds:

Debtors shall pay to the trustee a minimum amount, called a "base," of \$153,900.00 plus net PI proceeds.

Any funds remaining from the base after making the other disbursements required by this order shall be used to increase the distribution to allowed nonpriority unsecured claims addressed in § 5.1.

PART 3: TREATMENT OF SECURED CLAIMS

3.1 Maintenance of payments and cure of default under 11 U.S.C. § 1322(b)(5).

There are no long term claims paid by the Trustee.

3.2 Valuation of security and claim modification.

For each claim listed below, the Court determines the value of the creditor's interest in any property securing the claim in accordance with the amount stated in the column headed *Value securing claim*. If this amount exceeds any allowed claim amount, the claim will be paid in full with interest at the rate stated below. If the amount is less than the allowed claim amount, the claim will be paid the full value securing the claim, with interest at the rate stated below.

The portion of any allowed claim that exceeds the value securing the claim will be treated as an unsecured claim under § 5.1. If the value securing a creditor's claim is listed below as zero or no value, the creditor's allowed claim will be treated entirely as an unsecured claim under § 5.1. The avoidance of any lien because it is not secured by any value must be addressed in Part 9. The amount of a creditor's total claim stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount stated below.

The holder of any claim listed below as secured by any value will retain the lien until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) discharge under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

If relief from the automatic stay is ordered as to any collateral listed below, all payments under this section to creditors secured by that collateral will cease.

Chapter 13 Plan Page 2 of 10

<u>Creditor/Collateral</u>	Amount of Claim	Value securing claim	Value of collateral less than Claim?	Interest Rate	Monthly Payment
BRIDGECREST CREDIT COMPANY LLC 06 CHRYSLER 300	\$6,486.58	\$4,500.00	Yes	5.00%	\$84.92
BRIDGECREST CREDIT COMPANY LLC 2015 DODGE DART COSIGNER	\$14,568.32	\$11,500.00	Yes	5.00%	\$217.02
3.3 Secured claims excluded from 11 U.S.C. § 506.	NONE				

----- NONE -----

--- NONE -----

PART 4: TREATMENT OF PRIORITY CLAIMS (INCLUDING ATTORNEY'S FEES AND DOMESTIC SUPPORT OBLIGATIONS)

4.1 Attorney's fees.

3.4 Lien avoidance.

3.5 Surrender of collateral.

The balance of fees currently owed to **SCOTT D WILSON** is **\$4,250.00**. The total fee awarded to the attorney is **\$4,250.00** pursuant to Administrative Order 20-2.

Except for any fees retained as a "Success Incentive", the balance of fees awarded by this order and any additional fees that may be awarded shall be paid through the trustee as follows: **Available funds**.

- 4.2 Domestic support obligations.
- (a) Pre- and postpetition domestic support obligations to be paid in full.

----NONE-----

(b) Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

-----NONE-----

4.3 Other priority claims.

The priority claims listed below will be paid in full through the trustee. Amounts stated on a proof of claim filed in accordance with the Bankruptcy Rules control over any contrary amounts listed below.

Name of Creditor	Estimated amount of claim to be paid
UNITED STATES TREASURY	\$11,090.11
17 18 19 INCOME TAX	

Chapter 13 Plan

Page 3 of 10

Debtors THURSTON Case number 20-00625-MH3-13	
--	--

PART 5: TREATMENT OF NONPRIORITY UNSECURED CLAIMS AND POSTPETITION CLAIMS

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata. A minimum sum of \$66,000.00 and a minimum dividend of 40.000% shall be paid to these claims. Any funds remaining after disbursements have been made to all other creditors provided for in this plan shall also be distributed to these claims.

2. Interest on allowed nonnelouity unsequend alaims not conquetaly alossified
5.2 Interest on allowed nonpriority unsecured claims not separately classified.
N/A
5.3 Maintenance of payments and cure of default on nonpriority unsecured claims.
NONE
5.4 Separately classified nonpriority unsecured claims.
NONE
5.5 Postpetition claims allowed under 11 U.S.C. § 1305.
Claims allowed under 11 U.S.C. § 1305 will be paid in full through the trustee.
NONF

PART 6: EXECUTORY CONTRACTS AND UNEXPIRED LEASES

6.1 The executory contracts and unexpired leases listed below are assumed and treated as specified. All other executory contracts and unexpired leases are rejected.

Assumed contracts or leases. Current installment payments will be disbursed by the trustee or directly by the debtors, as specified below. Arrearage payments will be paid in full through the trustee. Amounts stated on a proof of claim filed in accordance with the Bankruptcy Rules control over any contrary amounts listed below as to the installment payment and arrearage.

	CURRENT		ARREARS	
<u>Creditor/Collateral</u>	Monthly Payment	Total to be paid	Amount to be paid	Monthly Payment
J AND L SALES AND RENTALS LLC	\$169.50	\$8,294.00	\$1,407.50	pro rata
10X20 SHED	Disbursed by: trustee		Disbursed by: trustee	
VERIZON WIRELESS	per contract if applicable	per contract if applicable	\$0.00(e)	n/a
CELL PHONE	**		Disbursed	by: trustee

Chapter 13 Plan Page 4 of 10

PART 7: ORDER OF DISTRIBUTION OF AVAILABLE FUNDS BY TRUSTEE

7.1 The trustee will make monthly disbursements of available funds in the order indicated by the "disbursement levels" in the attached Exhibit.

If available funds in any month are not sufficient to disburse all fixed monthly payments due under the plan for any disbursement level, the trustee shall allocate available funds to the claims in that disbursement level pro rata. If available funds in any month are not sufficient to disburse any current installment payment due under § 3.1, the trustee shall withhold the partial payment amount and treat the amount as available funds in the following month.

PART 8: VESTING OF PROPERTY OF THE ESTATE

8.1 Property of the estate will vest in the debtors upon discharge or closing of the case, whichever occurs earlier, unless an alternative vesting date is specified below:

PART 9: NONSTANDARD PLAN PROVISIONS

Surrender (BED AND TV) to BUDDYS HOME FURNISHINGS per rejected contract.

Student Loan IDR Plan Provisions

- **I.** Eligibility to Enroll in IDR Plan During Bankruptcy. The Debtor shall not be disqualified due to this bankruptcy filing or the pending pendency of this bankruptcy case shall not disqualify the Debtor from participation in any income-driven repayment ("IDR") plan for student loan debt or from any nonbankruptcy option for getting a student loan debt out of default, for which Debtor would otherwise be qualified. The Debtor shall request a plan modification upon any enrollment in an IDR plan if the Debtor enrolls in an IDR plan and shall request appropriate Court approval for participation in an option for getting a student loan debt out of default. In the absence of a plan modification, the plan provides for the Debtor's student loan debt under the applicable provisions of Part 5 or as otherwise stated in any nonstandard provisions in Part 9.
- **II. Dischargeability of Student Loan Debt.** This plan does not provide for the discharge of any portion of the Debtor's federal student loan debt(s) under title 11, but it does not preclude a determination of dischargeability in an adversary proceeding.
- III. Waiver of Automatic Stay. The Debtor expressly waives the application of the automatic stay under § 362(a) as to all communications concerning: (1) enrollment or participation in an IDR plan and (2) nonbankruptcy options for getting a student loan debt out of default. The Debtor also expressly waives the application of the automatic stay under § 362(a), to the extent necessary to effectuate this Chapter 13 plan, and as to all loan servicing and administrative actions concerning: (1) an IDR plan and (2) nonbankruptcy options for getting a student loan debt out of defaultto the extent necessary to effectuate this Chapter 13 plan.
- IV. Opportunity for Claimholder to Cure. Before instituting any action against a federal student loan claimholder under 11 U.S.C. § 362 or for failure to comply with this plan, the Debtor first shall give notice in writing by letter describing any alleged action that is contrary to the plan or 11 U.S.C. § 362(a) and provide a reasonable opportunity to review and, if appropriate, correct such actions. Any notice given under this provision must include the Debtors's name(s), bankruptcy case number, and identification of the Federal Student Loans, and must be mailed to:

c/o The United States Attorney's Office

Chapter 13 Plan

Page 5 of 10

Middle District of Tennessee 110 9th Avenue South, Suite A-961 Nashville, Tennessee 37203

Approved:

/s/SCOTT D WILSON SCOTT D WILSON ATTY FOR THE DEBTOR WILSON LEGAL SERVICES 405 1/2 A 31ST AVE N NASHVILLE, TN 37209 615-297-2400 wilsonlgl@hotmail.com

MARIAN F HARRISON Bankruptcy Judge

Original 341 Date: March 17, 2020 11:00 am

Case no: 20-00625-MH3-13

Printed: 05/19/2020 2:56 pm

Chapter 13 Plan Page 6 of 10

EXHIBIT

SCHEDULED AND ALLOWED CLAIMS AND ORDER OF DISTRIBUTION

The list below identifies the claims treated under this confirmed plan as of the submission of this order to the Court. This list is subject to modification based on the subsequent allowance or disallowance of claims.

The "disbursement level" indicates the order of distribution on a monthly basis. See Part 7 of the attached Order.

- * An asterisk next to a claim indicates that a proof of claim has been filed for the listed creditor. No disbursements will be made on any claim pursuant to the plan unless a timely proof of claim is filed.
- ! An exclamation mark next to a claim indicates the trustee has placed a "reserve" on the claim and will withhold disbursements pending a further determination. For information about a "reserve" contact the trustee's office.

		Name of Creditor	Type of Claim	Order of Distribution
		US BANKRUPTCY COURT	FILING FEE	1
		US BANKRUPTCY COURT	NOTICE FEE	2
*		BRIDGECREST CREDIT COMPANY LLC 06 CHRYSLER 300	AUTOMOBILE LOAN	3
*		BRIDGECREST CREDIT COMPANY LLC 2015 DODGE DART COSIGNER	AUTOMOBILE LOAN	3
*		J AND L SALES AND RENTALS LLC 10X20 SHED	COSTED - LEASE PYMT/POST PET	3
		SCOTT D WILSON	ATTORNEY FEE	4
*		J AND L SALES AND RENTALS LLC 10X20 SHED	LEASE ARREARS	5
*		UNITED STATES TREASURY 17 18 19 INCOME TAX	PRIORITY CREDITOR	6
	!	SCOTT D WILSON	ATTY SUCCESS INCENTIVE/PRIOR ATTY	7
		ADVANCED DIAGNOSTIC	UNSECURED CREDITOR	8
*		ADVANCED SLEEP OF MIDDLE TN	UNSECURED CREDITOR	8
		ADVANCED SLEEP OF MIDDLE TN	UNSECURED CREDITOR	8
		AMERICAN MEDICAL RESPONSE OF T	UNSECURED CREDITOR	8
		AMERICAN MEDICAL RESPONSE OF TN	UNSECURED CREDITOR	8
*		ASCENDIUM EDUCATION SOLUTIONS STUDENT LOAN	UNSECURED CREDITOR	8
*		AT T MOBILITY II LLC	UNSECURED CREDITOR	8
*		BANK OF MISSOURI VISA CC	UNSECURED CREDITOR	8
		BIG PICTURE LOANS	UNSECURED CREDITOR	8
*		CASHNETUSA	UNSECURED CREDITOR	8

Chapter 13 Plan Page 7 of 10

Debiors	THURSTON	Case number	20-00625-MH3-13	
_		_		
	CHASE CARD SERVICES CC	UNSECURED CREDITOR		8
*	CHECK INTO CASH	UNSECURED CREDITOR		8
	CREDIT ONE BANK	UNSECURED CREDITOR		8
	DIRECTV	UNSECURED CREDITOR		8
*	DIRECTV LLC	UNSECURED CREDITOR		8
	FINGERHUT	UNSECURED CREDITOR		8
	FINGERHUT	UNSECURED CREDITOR		8
	FIRST ACCESS	UNSECURED CREDITOR		8
	FIRST NATIONAL BANK LEGACY CC	UNSECURED CREDITOR		8
	GREAT LAKES HIGHER EDUCATION STUDENT LOAN	UNSECURED CREDITOR		8
*	HARPETH FINANCIAL JUDGMENT	UNSECURED CREDITOR		8
*	JEFFERSON CAPITAL SYSTEMS LLC FIRST PREMIER BANK	UNSECURED CREDITOR		8
*	JEFFERSON CAPITAL SYSTEMS LLC FIRST PREMIER BANKCARD	UNSECURED CREDITOR		8
	KNIGHT AND HOOPER PLLC	UNSECURED CREDITOR		8
	LVNV FUNDING	UNSECURED CREDITOR		8
*	LVNV FUNDING LLC CREDIT ONE BANK	UNSECURED CREDITOR		8
*	MASSEYS	UNSECURED CREDITOR		8
	MERRICK BANK	UNSECURED CREDITOR		8
	MERRICK BANK CARDWORKS CC	UNSECURED CREDITOR		8
*	MIDNIGHT VELVET	UNSECURED CREDITOR		8
	MONROE CARELL JR CHILDRENS HOSPI	UNSECURED CREDITOR		8
*	NATIONAL CREDIT ADJUSTERS SPEEDY CASH	UNSECURED CREDITOR		8
	NAVIENT STUDENT LOAN	UNSECURED CREDITOR		8
	NAVIENT STUDENT LOAN	UNSECURED CREDITOR		8
	NAVIENT STUDENT LOAN	UNSECURED CREDITOR		8

Case number

20-00625-MH3-13

Debtors

THURSTON

Chapter 13 Plan Page 8 of 10

NAVIENT	UNSECURED CREDITOR	8
STUDENT LOAN NAVIENT STUDENT LOAN	UNSECURED CREDITOR	8
NAVIENT STUDENT LOAN	UNSECURED CREDITOR	8
NAVIENT STUDENT LOAN	UNSECURED CREDITOR	8
NAVIENT STUDENT LOAN	UNSECURED CREDITOR	8
NAVIENT STUDENT LOAN	UNSECURED CREDITOR	8
NAVIENT STUDENT LOAN	UNSECURED CREDITOR	8
NAVIENT STUDENT LOAN	UNSECURED CREDITOR	8
NAVIENT STUDENT LOAN	UNSECURED CREDITOR	8
NAVIENT STUDENT LOAN	UNSECURED CREDITOR	8
NAVIENT STUDENT LOAN	UNSECURED CREDITOR	8
NAVIENT STUDENT LOAN	UNSECURED CREDITOR	8
NAVIENT STUDENT LOAN	UNSECURED CREDITOR	8
NEUROLOGY CLINIC AND ASSOC	UNSECURED CREDITOR	8
PENDRICK CAPITAL PARTNERS II SOLOMON EMERGENCY PHYSICIANS	UNSECURED CREDITOR	8
PENDRICK CAPITAL PARTNERS II SOLOMON EMERGENCY PHYSICIANS	UNSECURED CREDITOR	8
PENDRICK CAPITAL PARTNERS II SOLOMON EMERGENCY PHYSICIANS	UNSECURED CREDITOR	8
PENDRICK CAPITAL PARTNERS II SOLOMON EMERGENCY PHYSICIANS	UNSECURED CREDITOR	8
PENDRICK CAPITAL PARTNERS II TWO RIVERS EMERGENCY PHYSICIAN	UNSECURED CREDITOR	8
PENDRICK CAPITAL PARTNERS II SOLOMON EMERGENCY PHYSICIANS	UNSECURED CREDITOR	8
PENDRICK CAPITAL PARTNERS II	UNSECURED CREDITOR napter 13 Plan	8 Page 9 of 10

Case number

20-00625-MH3-13

Debtors

THURSTON

Debtors	THURSTON	Case number	20-00625-MH3-13	
	SOLOMON EMERGENCY PHYSICIANS			
*	PENDRICK CAPITAL PARTNERS II SOLOMON EMERGENCY PHYSICIANS	UNSECURED CREDITOR		8
*	PENDRICK CAPITAL PARTNERS II SOLOMON EMERGENCY PHYSICIANS	UNSECURED CREDITOR		8
	PIONEER CREDIT RECOVERY	UNSECURED CREDITOR		8
*	PORTFOLIO RECOVERY ASSOCIATES LL BARCLAYS BANK DELWARE	UNSECURED CREDITOR		8
	RUTHERFORD COUNTY EMERGENCY M	UNSECURED CREDITOR		8
*	SCOLOPAX LLC TEMPOE	UNSECURED CREDITOR		8
	SECURITY CREDIT SERVICES	UNSECURED CREDITOR		8
*	SEVENTH AVENUE	UNSECURED CREDITOR		8
	SUMMIT MEDICAL CENTER	UNSECURED CREDITOR		8
*	TEA OLIVE LLC CASHNETUSA	UNSECURED CREDITOR		8
	TEMPOE LLC	UNSECURED CREDITOR		8
*	TENNESSEE QUICK CASH JUDGMENT	UNSECURED CREDITOR		8
	TENNOVA HEALTHCARE	UNSECURED CREDITOR		8
	TENNOVA HEALTHCARE	UNSECURED CREDITOR		8
	TENNOVA HEALTHCARE LEBANON	UNSECURED CREDITOR		8
	TENNOVA HEALTHCARE LEBANON	UNSECURED CREDITOR		8
	TENNOVA HEALTHCARE LEBANON	UNSECURED CREDITOR		8
	USDOE GLELSI STUDENT LOAN	UNSECURED CREDITOR		8
	WILSON BANK AND TRUST	UNSECURED CREDITOR		8
*	WORLD FINANCE	UNSECURED CREDITOR		8
	1305 CLAIM	UNSECURED - 1305		9

Chapter 13 Plan

This Order has been electron $Pagg_110$ of 10 signed. The Judge's signature and Court's seal appear at the top of the first page. United States Bankruptcy Court.